

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for managing a financial account, comprising:

creating, by a computer system comprising a processor and a memory, a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance

transferred by the customer;

defining, by the computer system, a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account;

defining, by the computer system, attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate for the transferred balance that are fixed for the life of the financial account at a time when the financial account is created; and

allocating, by the computer system, a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes.

2. (Previously Presented) The method of claim 1, wherein the maximum required periodic payment is defined as a fixed amount.

3. (Previously Presented) The method of claim 1, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

4. (Currently Amended) The method of claim 3, wherein the account initiation fee is based upon the amount of the transferred balance.

5. (Previously Presented) The method of claim 1, wherein defining attributes for the balance transfer sub-account further comprises defining a pay-off date for the balance transfer sub-account.

6. (Previously Presented) The method of claim 5, wherein defining the pay-off date for the balance transfer sub-account comprises receiving a desired pay-off date from the customer.

7. (Previously Presented) The method of claim 1, wherein the transferred balance is equivalent to an amount an issuer of the financial account pays an original debt holder at the time when the financial account is created.

8. (Previously Presented) The method of claim 1, wherein the financial account is a credit card account.

9. (Currently Amended) A method for managing a financial account, comprising:

creating, by a computer system comprising a processor and a memory, a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance

transferred by the customer;

defining, by the computer system, a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account;

customizing, by the computer system, a pay-off date for the balance transferred to the balance transfer sub-account, wherein the customer agrees to pay off the balance transferred by the pay-off date;

defining, by the computer system, attributes for the balance transferred based on the pay-off date; and

allocating, by the computer system, a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes.

10. (Previously Presented) The method of claim 9, wherein customizing the pay-off date comprises selecting the pay-off date based on information about future financial plans of the customer or a desired pay-off date selected by the customer.

11. (Previously Presented) The method of claim 9, wherein the attributes comprise a maximum required periodic payment and a maximum interest rate for the balance transferred that are fixed for the life of the financial account at a time when the financial account is created.

12. (Previously Presented) The method of claim 11, wherein the maximum required periodic payment is defined as a fixed amount.

13. (Previously Presented) The method of claim 11, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

14. (Previously Presented) The method of claim 9, wherein the financial account is a credit card account.

15. (Currently Amended) A method for managing a financial account, comprising:

creating, by a computer system comprising a processor and a memory, a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance

transferred by the customer; and

defining, by the computer system, a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account;

defining, by the computer system, attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and an interest rate of 0% for the transferred balance that are fixed for the life of the financial account at a time when the financial account is created, and a balance transfer fee that is based upon an amount of the transferred balance; and

allocating, by the computer system, a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes.

16. (Previously Presented) The method of claim 15, further comprising providing the customer with a draft mechanism for transferring an additional balance to the balance transfer sub-account, up to a predetermined limit.

17. (Previously Presented) The method of claim 15, wherein allocating the payment received from the customer comprises applying the payment toward a minimum periodic payment on the transferred balance in the balance transfer sub-

account before applying the payment toward a minimum periodic payment on the credit line sub-account.

18. (Currently Amended) A system for managing a financial account, comprising:

means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer;

means for defining a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account; and

means for defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate for the transferred balance that are fixed for the life of the financial account at a time when the financial account is created.

19. (Previously Presented) The system of claim 18, wherein the means for creating the financial account comprises means for creating a credit card account.

20. (Currently Amended) A system for managing a financial account, comprising:

means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer;

means for defining a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account;

means for customizing a pay-off date for a balance transferred to the balance transfer sub-account, wherein the pay-off date reflects a date that the customer agrees to pay off the balance transferred; and

means for defining attributes for the balance transferred based on the pay-off date.

21. (Previously Presented) The system of claim 20, wherein the means for customizing the pay-off date comprises means for receiving a desired pay-off date from the customer.

22. (Previously Presented) The system of claim 20, wherein the attributes comprise a maximum required periodic payment and a maximum interest rate for the balance transferred that are fixed for the life of the financial account at a time when the financial account is created.

23. (Previously Presented) The system of claim 22, wherein the maximum required periodic payment is defined as a fixed amount.

24. (Previously Presented) The system of claim 22, wherein the maximum interest rate is defined as 0% and the system further comprises means for defining an account initiation fee for the balance transfer sub-account.

25. (Previously Presented) The system of claim 20, wherein the means for creating the financial account comprises means for creating a credit card account.

26. (Currently Amended) A system for managing a financial account, comprising:

means for creating a financial account for a customer, the financial account comprising a credit line sub-account for managing purchases by a customer and a balance transfer sub-account for managing at least one balance transferred by the customer;

means for defining a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account; and

means for defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and an interest rate of 0% for the transferred balance that are fixed for the life of the financial account at a time when the

financial account is created, and a balance transfer fee that is based upon an amount of the transferred balance.

27. (Previously Presented) The system of claim 26, further comprising means for providing the customer with a draft mechanism for transferring an additional balance to the balance transfer sub-account, up to a predetermined limit.

28. (Previously Presented) The system of claim 26, further comprising means for applying a payment received from the customer toward a minimum periodic payment on the transferred balance in the balance transfer sub-account before applying the payment toward a minimum periodic payment on the credit line sub-account.

29. (Currently Amended) A computer readable storage medium capable of configuring a computing platform to perform a method for managing a financial account, the method comprising:

creating a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance

transferred by the customer;

defining a minimum purchase requirement for the credit line sub-account,

wherein the minimum purchase requirement comprises at least one of a number of

purchases and a value of purchases the customer is required to make using the credit

line sub-account;

defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and a maximum interest rate for the transferred balance that are fixed for the life of the financial account at a time when the financial account is created; and

allocating a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes.

30. (Previously Presented) The computer readable medium of claim 29, wherein the maximum required periodic payment is defined as a fixed amount.

31. (Previously Presented) The computer readable medium of claim 29, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

32. (Previously Presented) The computer readable medium of claim 31, wherein the account initiation fee is based upon the amount of the transferred balance .

33. (Previously Presented) The computer readable medium of claim 29, wherein defining attributes for the balance transfer sub-account further comprises defining a pay-off date for the balance transfer sub-account.

34. (Previously Presented) The computer readable medium of claim 33, wherein defining the pay-off date for the balance transfer sub-account comprises receiving a desired pay-off date from the customer.

35. (Previously Presented) The computer readable medium of claim 29, wherein the transferred balance is equivalent to an amount an issuer of the financial account pays an original debt holder at the time when the financial account is created.

36. (Previously Presented) The computer readable medium of claim 29, wherein the financial account is a credit card account.

37. (Currently Amended) A computer readable storage medium capable of configuring a computing platform to perform a method for managing a financial account, the method comprising:

creating a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance transferred by the customer;

defining a minimum purchase requirement for the credit line sub-account,

wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account;

customizing a pay-off date for the balance transferred to the balance transfer sub-account, wherein the pay-off date reflects a date that the customer agrees to pay off the balance transferred;

defining attributes for the balance transferred based on a period of time until the pay-off date; and

allocating a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes.

38. (Previously Presented) The computer readable medium of claim 37, wherein customizing the pay-off date comprises receiving a desired pay-off date from the customer.

39. (Previously Presented) The computer readable medium of claim 37, wherein the attributes comprise a maximum required periodic payment and a maximum interest rate for the balance transferred that are fixed for the life of the financial account at a time when the financial account is created.

40. (Previously Presented) The computer readable medium of claim 39, wherein the maximum required periodic payment is defined as a fixed amount.

41. (Previously Presented) The computer readable medium of claim 39, wherein the maximum interest rate is defined as 0% and the method further comprises defining, for the balance transfer sub-account, an account initiation fee.

42. (Previously Presented) The computer readable medium of claim 37, wherein the financial account is a credit card account.

43. (Currently Amended) A computer readable storage medium capable of configuring a computing platform to perform a method for managing a financial account, comprising:

creating a financial account for a customer, the financial account comprising:

a credit line sub-account for managing purchases by the customer; and

a balance transfer sub-account for managing at least one balance

transferred by the customer;

defining a minimum purchase requirement for the credit line sub-account,

wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account;

defining attributes for the balance transfer sub-account, the attributes comprising a maximum required periodic payment and an interest rate of 0% for the transferred balance that are fixed for the life of the financial account at a time when the financial account is ~~opened~~ created, and a balance transfer fee that is based upon the amount of the transferred balance; and

allocating a payment received from the customer between the credit line sub-account and the balance transfer sub-account based on the attributes.

44. (Previously Presented) The computer readable medium of claim 43, wherein the method further comprises providing the customer with a draft mechanism for transferring an additional balance to the balance transfer sub-account, up to a predetermined limit.

45. (Previously Presented) The computer readable medium of claim 43, wherein allocating the payment received from the customer comprises applying the payment toward a minimum periodic payment on the transferred balance in the balance transfer sub-account before applying the payment toward a minimum periodic payment on the credit line sub-account.